

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re: TONYA ELAINE CHARLES	§	Case No.: 07-00314
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2007.
- 2) This case was confirmed on 05/10/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/21/2010.
- 5) The case was completed on 07/13/2010.
- 6) Number of months from filing to the last payment: 42
- 7) Number of months case was pending: 52
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 6,720.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 26,875.94
Less amount refunded to debtor	\$ 1,470.88
NET RECEIPTS	\$ 25,405.06

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,787.46
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,287.46**

Attorney fees paid and disclosed by debtor **\$ 500.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ACC CONSUMER FINANCE	SECURED	9,150.00	7,342.31	7,342.31	7,342.31	1,093.82
ACC CONSUMER FINANCE	OTHER	.00	NA	NA	.00	.00
AFFINITY CASH LOANS	UNSECURED	820.68	NA	NA	.00	.00
AMERICAN FAMILY INSU	UNSECURED	98.96	NA	NA	.00	.00
CREDIT COLLECTION SE	OTHER	.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,239.16	472.82	472.82	472.82	.00
AMERICASH LOANS	OTHER	.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	2,694.00	2,508.63	2,508.63	2,508.63	.00
ARROW FINANCIAL	OTHER	NA	NA	NA	.00	.00
ASPEN-S GOLD MASTER	UNSECURED	810.00	810.51	.00	.00	.00
ASURLON	UNSECURED	35.00	NA	NA	.00	.00
AT&T LAW DEPARTMENT	UNSECURED	397.01	NA	NA	.00	.00
OMNIUM WORLDWIDE	OTHER	.00	NA	NA	.00	.00
BALLY'S TOTAL FITNESS	UNSECURED	672.00	NA	NA	.00	.00
BALLY'S TOTAL FITNESS	UNSECURED	578.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	450.00	NA	NA	.00	.00
ABC AMERICAN INC	OTHER	.00	NA	NA	.00	.00
HEATHER MEDICAL ASSO	UNSECURED	83.00	NA	NA	.00	.00
HEATHER MEDICAL ASSO	OTHER	.00	NA	NA	.00	.00
DEPENDON COLLECTION	OTHER	.00	NA	NA	.00	.00
JVDB ASSOCIATES	OTHER	.00	NA	NA	.00	.00
PAUL D LAWENT	OTHER	.00	NA	NA	.00	.00
MONROE & MAIN	UNSECURED	194.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MERCHANTS CREDIT GUI	OTHER	.00	NA	NA	.00	.00
NATIONAL CHECK TRUST	UNSECURED	2,050.00	NA	NA	.00	.00
QVC	UNSECURED	411.09	NA	NA	.00	.00
READER'S SOURCE	UNSECURED	241.56	NA	NA	.00	.00
T-MOBILE USA	UNSECURED	356.73	156.73	156.73	156.73	.00
SUNRISE CREDIT SERVI	OTHER	.00	NA	NA	.00	.00
T MOBILE	OTHER	.00	NA	NA	.00	.00
KIRLIN ASSOCIATES	UNSECURED	155.14	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	5,366.00	5,451.32	5,451.32	5,451.32	.00
US DEPT OF EDUCATION	OTHER	.00	NA	NA	.00	.00
WALMART STORES	UNSECURED	106.12	580.00	580.00	.00	.00
CERTEGY PAYMENT RECO	OTHER	NA	NA	NA	.00	.00
SHORT TERM LOANS	UNSECURED	NA	362.00	362.00	362.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	3,385.45	3,385.45	3,385.45	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	344.52	344.52	344.52	.00
HERBERT FOSTER	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	7,342.31	7,342.31	1,093.82
All Other Secured	.00	.00	.00
TOTAL SECURED:	7,342.31	7,342.31	1,093.82
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	3,385.45	3,385.45	.00
TOTAL PRIORITY:	3,385.45	3,385.45	.00
GENERAL UNSECURED PAYMENTS:	9,876.02	9,296.02	.00

Disbursements:

Expenses of Administration	\$ 4,287.46	
Disbursements to Creditors	\$ 21,117.60	
TOTAL DISBURSEMENTS:		\$ 25,405.06

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/27/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.